

**COMBINED DECLARATION AND POWER OF ATTORNEY**

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As a below-named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name; and

I verily believe that I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: Third Party Credit, the specification of which is being filed herewith.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any Amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 C.F.R. §1.56(a).

I hereby claim foreign priority benefits under 35 U.S.C. §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of any application on which priority is claimed:

None

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<b>Application Serial No.</b>	<b>Filing Date</b>	<b>Status (patented, pending)</b>
08/876,929	June 16, 1997	pending
08/575,173	April 16, 1996	abandoned

005070 1508/460

I hereby appoint:

John T. Synnestvedt, Reg. No. 18,117; Charles H. Lindroth, Reg. No. 20,659; Irv Newman, Reg. No. 22,638; Alexis Barron, Reg. No. 22,702; Ronald G. Ort, Reg. No. 26,969; Peter J. Butch III, Reg. No. 32,203; Joseph F. Posillico, Reg. No. 32,290; Mark D. Simpson, Reg. No. 32,942; Theodore Naccarella, Reg. No. 33,023; Patrick J. Kelly, Reg. No. 34,638; Gary A. Hecht, Reg. No. 36,826; Stephen J. Driscoll, Reg. No. 37,564; Lisa B. Lane, Reg. No. 38,217; Joshua R. Slavitt, Reg. No. 40,816; and John A. Chionchio, Reg. No. 40,954

of the law firm **SYNNESTVEDT & LECHNER**, 2600 Aramark Tower, 1101 Market Street, Philadelphia, Pennsylvania 19107, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and

address all correspondence and telephone calls to:

Peter J. Butch III  
SYNNESTVEDT & LECHNER  
2600 Aramark Building  
1101 Market Street  
Philadelphia, Pennsylvania 19107  
(215) 923-4466

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

PATENT

P-22425-B USA

FULL NAME OF INVENTOR FIRST: Michael	MIDDLE INITIAL J.	LAST: Picciallo	SIGNATURE: <i>Michael J Picciallo</i>	
			DATE: 12/20/99	
RESIDENCE & CITIZENSHIP CITY: Dover	STATE OR FOREIGN COUNTRY New Jersey		COUNTRY OF CITIZENSHIP USA	
POST OFFICE ADDRESS STREET OR P.O. BOX 142 North Sussex Street	CITY Dover		STATE OR COUNTY New Jersey	ZIP CODE 07801

M:\PAT\PICCIALL\22425b\declaration

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY  
STATUS (37 CFR 1.9(f) AND 1.27 (b)) - INDEPENDENT INVENTOR**

Docket No.  
P22425B USA

Serial No.  
not assigned

Filing Date  
herewith

Patent No.  
not assigned

Issue Date  
not assigned

Applicant/ **Michael J. Picciallo**  
Patentee:

Invention: **THIRD PARTY DEBIT CARD**

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled above and described in:

- ☒ the specification to be filed herewith.  
☐ the application identified above.  
☐ the patent identified above.

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- ☒ No such person, concern or organization exists.  
☐ Each such person, concern or organization is listed below.

**\*NOTE:** Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities (37 CFR 1.27)

FULL NAME  
ADDRESS

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

FULL NAME  
ADDRESS

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

FULL NAME  
ADDRESS

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

FULL NAME  
ADDRESS

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF INVENTOR Michael J. Picciallo

SIGNATURE OF INVENTOR Michael J. Picciallo

DATE: 12/20/99

NAME OF INVENTOR \_\_\_\_\_

SIGNATURE OF INVENTOR \_\_\_\_\_

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